

Form 300b

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ronald Dwight Lord Sr.  
Mary Louise Lord  
*Debtor(s)*

RONDA J. WINNECOUR, Trustee,  
*Movant(s)*,

v.

No Respondents  
*Respondent(s)*.

Case No. 20-10551-JCM  
Chapter: 13

Related to Document No. 73

Hearing Date: 9/23/25 at 02:00 PM

ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION

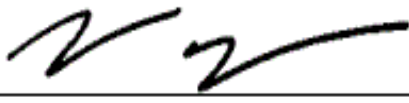
**AND NOW**, this *The 28th of July, 2025*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 73 , by the Chapter 13 Trustee

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before September 11, 2025***, any *Response*, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on ***September 23, 2025 at 02:00 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties will be **required** to appear at the hearing.

  
\_\_\_\_\_  
John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Ronald Dwight Lord, Sr.  
Mary Louise Lord  
Debtors

Case No. 20-10551-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jul 28, 2025

Form ID: 300b

Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618, Conneaut Lake, PA 16316-2632   |
| cr       | + AT LX 2024-RPL1 Trust, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001                                  |
| 15278783 | + Creditech, 50 N 7th St, Bangor, PA 18013-1791  |
| 15278782 | + Creditech, 50 North 7th Street, Bangor, PA 18013-1791  |
| 15278784 | + Erie Pathology Associates, 1526 Peach Street, Erie, PA 16501-2110  |
| 15293237 | + First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371 |
| 15278794 | + Windstream, 11317 Mercer Pike, Meadville, PA 16335-6261  |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| 15278776 | + Email/Text: melindaf@asdebt recoveryinc.com                    | Jul 29 2025 00:06:00 | Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129   |
| 15278777 | Email/Text: jaxbanko@td.com                                      | Jul 29 2025 00:05:00 | CFC Deficiency Recover, 5225 Crooks Road, Suite 140, Troy, MI 48098                                       |
| 15278778 | Email/PDF: Citi.BNC.Correspondence@citi.com                      | Jul 29 2025 00:16:58 | Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202   |
| 15278779 | Email/Text: Bankruptcy.RI@Citizensbank.com                       | Jul 29 2025 00:06:00 | Citizens Bank, 1 Citizens Drive, Riverside, RI 02915  |
| 15288874 | Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com   | Jul 29 2025 00:08:00 | CSMC 2020-RPL2 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 15278780 | + Email/Text: commonwealth@ebn.phinsolutions.com                 | Jul 29 2025 00:06:00 | Commonwealth Financial Systems Inc, 120 North Keyser Avenue, Scranton, PA 18504-9701                      |
| 15278781 | Email/Text: mklemm@co.crawford.pa.us                             | Jul 29 2025 00:07:00 | Crawford County Tax Claim Bureau, Court House, 903 Diamond Square, Meadville, PA 16335-2694               |
| 15278785 | + Email/Text: mwetherbee@mmchs.org                               | Jul 29 2025 00:08:00 | Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945                                     |
| 15278786 | + Email/Text: egssupportservices@alorica.com                     | Jul 29 2025 00:07:00 | NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308                 |
| 15278788 | + Email/Text: RVSVCBICNOTICE1@state.pa.us                        | Jul 29 2025 00:07:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946                   |
| 15278789 | + Email/Text: enotifications@santanderconsumerusa.com            | Jul 29 2025 00:07:00 | Santander Consumer Usa, 8585 North Stemmons Freeway Suite 1100-N, Dallas, TX 75247-3822                   |
| 15278790 | + Email/Text: BKSPSElectronicCourtNotifications@sp servicing.com | Jul 29 2025 00:08:00 | Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450                             |
| 15278791 | + Email/Text: bankruptcy@sw-credit.com                           | Jul 29 2025 00:07:00 | Southwest Credit Syste, 4120 International  |

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jul 28, 2025

Form ID: 300b

Total Noticed: 24

|          |  |                      |   |
|----------|--|----------------------|---|
| 15278792 | + Email/Text: bankruptcy@sw-credit.com | Jul 29 2025 00:07:00 | Parkway Suite 1100, Carrollton, TX 75007-1958   |
| 15278793 | Email/Text: jaxbanko@td.com            | Jul 29 2025 00:05:00 | Southwest Credit System, 4120 International Parkway Suite 1100, Carrollton, TX 75007-1958 |
| 15293894 | Email/Text: BNCnotices@dcmservices.com | Jul 29 2025 00:06:00 | Td Auto Finance, 27777 Franklin Road, Farmington Hills, MI 48334                          |
| 15293892 | Email/Text: BNCnotices@dcmservices.com | Jul 29 2025 00:06:00 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123                             |
|          |  | Jul 29 2025 00:06:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123                          |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | CSMC 2020-RPL2 Trust  |
| 15278787 | *+            | NCO Financial Systems, Attention: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2025 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Daniel P. Foster                    | on behalf of Debtor Ronald Dwight Lord Sr. dan@mrdebtbuster.com,<br>katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster                    | on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com<br>katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com  |
| Denise Carlon                       | on behalf of Creditor CSMC 2020-RPL2 Trust dcarlon@kmlawgroup.com   |
| Maria Miksich                       | on behalf of Creditor CSMC 2020-RPL2 Trust mmiksich@kmlawgroup.com  |
| Michelle L. McGowan                 | on behalf of Creditor CSMC 2020-RPL2 Trust mimcgowan@raslg.com  |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov  |
| Robert Shearer                      | on behalf of Creditor CSMC 2020-RPL2 Trust rshearer@raslg.com   |
| Ronda J. Winnecour                  |   |

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jul 28, 2025

Form ID: 300b

Total Noticed: 24

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 8